



Life Satisfaction Amongst The Ex-servicemen : A Comparative Study Based on Retirement Related Variables

KEYWORDS

Ex-servicemen, military retirement, life satisfaction, re-employment

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ABSTRACT

Ex-servicemen face midlife transition into civil job. At the time of retirement, they are too young to retire from work. Their financial condition forces them to seek re-employment. There is no assured second career transition for Ex-servicemen. Due to low skill transferability into civil job market, some of them may find it difficult to get a respectable job. The aim of this study was to ascertain the life satisfaction of Ex-servicemen and to compare it amongst them based on the retirement related parameters such as mode of retirement, time elapsed since retirement and rank at the time of retirement. Responses from 60 non-officer Ex-servicemen was obtained and analysed. The result revealed that that there were no significant differences in the life satisfaction of the Ex-servicemen based on the retirement related parameters such as mode of retirement, time elapsed since retirement and rank at the time of retirement.

Introduction

Ex-servicemen are the military retirees who fulfil certain conditions as notified by the government from time to time. Broadly, there are two modes of retirement for the Ex-servicemen: firstly, superannuation or normal retirement after completion of the retirement age or length of service as per terms of engagement; secondly, pre-mature release (PMR) from military, either on own request before attaining age of retirement or length of service but generally after completion of pensionable service, or discharge from service on medical ground at any age or length of service. Bulk of the soldiers retire at the age of 38 to 45 years, Non-commissioned officers (NCOs i.e. Havildar) retire at the age between 44 to 49 years and Junior commissioned officers (JCOs i.e. Naib Subedar, Subedar and Subedar Major) retire at the age between 47 to 54 years. Thus, the Ex-servicemen face an early retirement as compared to their civilian counterparts. Early retirement may be construed as the genesis of many problems faced by the Ex-servicemen.

Describing military retirement, McNeil et al. (1983) asserted that the term "retirement" was a misnomer when used to describe military retirees, and that a more accurate description was a change of careers. Draper et al (1963) estimated that if military retirees who retired at their maximum career length were in civilian jobs, they would have an average of nearly 15 working years still ahead of them. Early retirement necessitates military retirees to look for the second career. But there is no provision for the assured transition of military retirees into their second career. Military retirees might find it difficult to secure a respectable job. In this connection, Dunning & Biderman (1973) observed that many military occupational specialties, such as combat arms, have low levels of skill transferability into the civilian job market. Low transferability or utilization of military job skills in civilian employment is a source of frustration for many military retirees (Biderman and Sharp, 1968).

Commenting on the retirement resources, Rao (1975) concluded that the retirement benefits are seldom adequate to meet such financial burdens as building of a house, wedding of daughters etc., which are common at about

this time in the life of every person. It deprives an individual of a major part of his/her income and reduces his status, authority, power and importance, appears to have a negative effect on personal adjustment in so far as there is economic deprivation and feelings of difficulty in keeping one self-occupied.

Life satisfaction refers to a judgemental process, in which individuals assess the quality of their lives on the basis of their own unique set of criteria (Shin & Johnson, 1978). A comparison of one's perceived life circumstances with a self-imposed standard or set of standards is presumably made, and to the degree that conditions match these standards, the person reports high life satisfaction. Therefore, life satisfaction is a conscious cognitive judgement of one's life in which the criteria for judgement are up to the person (Pavot & Diener, 1993).

Based on the information available in the public domain, it may be appreciated that little has been done towards a meaningful study on the aspects related to life satisfaction amongst the Ex-servicemen. Thus, there is a clear void in the knowledge on the issue. Therefore, this study aims to make a humble beginning in the process to fill this gap in the knowledge on the subject, by assessing the level of life satisfaction amongst the Ex-servicemen and also evaluating whether there are any differences in life satisfaction based on the retirement related variables.

Methodology

Sample. The Ex-servicemen below officers' rank constituted population for the purpose of the study. The study collected and analysed the responses of 60 Ex-servicemen; 45 retirees from army, 10 from air force and 5 from navy, based on their overall assessed proportion.

Measuring Instrument. The present study used Satisfaction with Life Scale (SWLS) (Diener et al, 1985). The SWLS is a 5-item scale that measures general satisfaction with life. The SWLS was developed to assess satisfaction with the respondent's life as a whole. The items are scored 1-7 and total score is sum of all 5 items, possible range is 5-35.

Method and Data Analysis. As the Ex-servicemen are spread across the country, it was difficult to resort to random sampling. Therefore, opportunity sampling method was employed. The responses were obtained through face to face administration of the questionnaire on the Ex-servicemen in Delhi and National Capital Region (NCR). After administration of the scale, calculation and analysis of data was carried out through using t-test and ANOVA with the help of data Analysis Toolpak of MS Excel.

Result

The mean score of Ex-servicemen on Satisfaction with Life Scale (SWLS)' 25.54545 and SD was 5.516317.

Hypothesis No 1. There will be no significant difference in life satisfaction of the Ex-servicemen based on their mode of release from the military.

To study the life satisfaction of Ex-servicemen based on the mode of release/retirement, the SWLS data was grouped under two categories as per Table 1:

Mode of Release	N	Mean	SD	t	Level of significance
Superannuation	46	28.3333	2.3570	1.3651	N.S.
PMR	14	24.5386	5.9791	(p= 0.1046)	

Table 1: Life satisfaction of Ex-servicemen based on their mode of release.

Interpretation. The above table reveals that the mean and standard deviation of life satisfaction of Ex-servicemen based on their mode of release 'superannuation' are 28.3333 and 2.3570 respectively, whereas, the mean and standard deviation of life satisfaction of Ex-servicemen based on their mode of release 'PMR' are 24.5386 and 5.9791 respectively. The t value (t=1.3651, p>0.05) indicates that there is no significant difference in life satisfaction of the Ex-servicemen based on their mode of release from the military. Hence, the hypothesis is accepted.

Hypothesis No 2. There will be no significant difference in life satisfaction of the Ex-servicemen based on the time elapsed since their release / retirement from the military.

To study the life satisfaction of Ex-servicemen based on time elapsed since retirement, the SWLS data of the military retirees was grouped under three categories as per Table 2:

Time elapsed since Release/retirement	N	Mean	SD
Up to 5 years	16	28.5015	1.5635
5 – 10 years	21	22.6666	8.9938
Beyond 10 years	23	26.3826	2.7080

Table 2: Life satisfaction of Ex-servicemen based on time elapsed since retirement.

To assess statistically whether there was any significant difference in life satisfaction of Ex-servicemen based on time elapsed since their release / retirement from the military, one - way ANOVA was used, and the values of F, Fcritical, p-value were 0.5984, 4.4589 and 0.5725 respectively.

Interpretation. The above table reveals that the mean life satisfaction of the Ex-servicemen based on time elapsed since retirement in the categories 'Up to 5 years', '5 – 10 years' and 'Beyond 10 years' was 28.5015, 22.6666 and 26.3826 respectively, whereas, the standard deviation was 1.5635, 8.9938 and 2.7080 respectively. Since, $p > \alpha$ ($p = 0.5725$ and α at 0.05) which indicates that there was no significant difference in life satisfaction of Ex-servicemen based on time elapsed since their release / retirement from the military. Hence, the hypothesis is accepted.

Hypothesis No 3. There will be no significant difference in life satisfaction of Ex-servicemen based on rank at the time of their release / retirement.

To study life satisfaction of Ex-servicemen based on rank at the time of release/retirement, SWLS data of military retirees was grouped under three categories as per Table 3:

Rank at the time of release/retirement	N	Mean	SD
Up to Naik	17	19.3333	4.9777
Havildar	28	28.2815	0.8394
JCO	15	27.3333	1.4529

Table 3: Life satisfaction of Ex-servicemen based on rank at the time of release/retirement.

To assess statistically whether there was any significant difference in life satisfaction of Ex-servicemen based on rank at the time of release/retirement, one - way ANOVA was used, and the values of F, Fcritical and p-value were 2.4724, 5.1432 and 0.1647 respectively.

Interpretation.The above table reveals that mean life satisfaction of the Ex-servicemen based on rank at the time of release/retirement in the categories 'Up to Naik', 'Havildar' and 'JCO' was 19.3333, 28.2 and 27.3333 respectively, whereas, the standard deviation was 4.9777, 0.8 and 1.4529 respectively. Since, $p > \alpha$ ($p = 0.1647$ and α at 0.05), which indicates that there was no significant difference in life satisfaction of Ex-servicemen based on time elapsed since their release / retirement from the military. Hence, the hypothesis is accepted.

Conclusion

The mean score of Ex-servicemen on SWLS was 25.54545. There were no significant differences in life satisfaction of Ex-servicemen based on the retirement related parameters such as mode of retirement, time elapsed since retirement and rank at the time of retirement.

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